

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: VICTOR NAVARRO
3 NEW HECKMAN DR APT 1B
JERSEY CITY NJ 07305-2336

September 2, 2025

Our File Number: G2503689

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6912. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of January 2, 2024, you owed: \$4,211.34

Between January 2, 2024 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,211.34

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

VICTOR NAVARRO
3 NEW HECKMAN DR APT 1B
JERSEY CITY NJ 07305-2336

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503689**